## **REMARKS**

Claims 1, 3-18, 23 and 35 are pending in this application. By this Amendment, claims 1, 10, 23 and 35 are amended. Claim 2 is canceled. No new matter is added.

Support for the amendments can be found at least in paragraphs [0190] - [0193] of the specification and Fig. 12.

Claims 1-18, 23 and 35 were rejected under 35 U.S.C. §112, first paragraph. The rejection is respectfully traversed.

Claim 1 recites that the step of performing the user login operation can be done before, during and after the step of processing the payment media and is initiated by the user once for each time the payment media is received in the input receptacle. Claims 23 and 35 call for similar features. The February 13, 2009 Advisory Action alleges that, by calling for a login operation that can be done before, during and after, multiple login operations are possible. Applicants respectfully assert that this interpretation is not reasonable in view of the amendments because claim 1 now calls for the login operation to be initiated by the user once for each time the payment media is received in the input receptacle.

Claims 2-18 are rejected by reason of their dependency from independent claim 1.

It is respectfully requested that the rejection be withdrawn.

Claims 1, 4, 11, 16-18, 23 and 35 were rejected under 35 U.S.C. §103(a) over Siemens, U.S. Patent No. 6,659,340, in view of Ling, U.S. Patent Application Publication No. 2002/0111907. The rejection is respectfully traversed.

The features of canceled claim 2 have been incorporated into independent claims 1, 23 and 35, rendering the rejection moot.

Claims 2, 3 and 8-10 were rejected under 35 U.S.C. §103(a) over Siemens in view of Ling and Kenneth et al., U.S. Patent No. 5,796,083. The features of claim 2, as well as other

features, have been incorporated into independent claims 1, 23 and 35. Therefore, the rejection is respectfully traversed with respect to claims 1, 23 and 35.

Claim 1 recites storing the payment media received in the input receptacle in a secure device until the user login operation is completed, and also recites the processing of the payment media comprises validating and counting the payment media. In the rejection of claim 2, the Office Action interprets payment media as a smart card, credit card or debit card. The Office Action further alleges that Kenneth teaches holding a card until it has been determined that an authorized user has completed a valid transaction and that this teaches or suggests storing the payment media received in the input receptacle as called for in claim 1.

Applicants respectfully assert that this interpretation is not reasonable because, although smart cards, debit cards and credit cards may be validated, they are not counted.

Claims 23 and 35 call for features similar to claim 1 and are therefore patentable for the reasons discussed above with respect to claim 1.

Claims 3 and 8-10 are patentable by reason of their dependency from independent claim 1, as well as for the additional features they recite.

It is respectfully requested that the rejection be withdrawn.

Claims 5 and 6 were rejected under 35 U.S.C. §103(a) over Siemens in view of Ling and Stefanik et al., U.S. Patent Application Publication No. 2003/0163382. The rejection is respectfully traversed.

As discussed above, Siemens and Ling fail to teach or suggest all of the features of independent claim 1. Further, Stefanik fails to overcome the deficiencies of Siemens and Ling.

It is respectfully requested that the rejection be withdrawn.

Claim 7 was rejected under 35 U.S.C. §103(a) over Siemens in view of Ling and Applicants' admitted prior art. The rejection is respectfully traversed.

As discussed above, the combination of Siemens and Ling fails to teach or suggest all the features of claim 1. Further, Applicants' admitted prior art fails to overcome the deficiencies of Siemens and Ling.

It is respectfully requested that the rejection be withdrawn.

Claim 12 was rejected under 35 U.S.C. §103(a) over Siemens in view of Ling and Kenneth or Katou et al., U.S. Patent No. 6,481,620. The rejection is respectfully traversed.

As discussed above, the combination of Siemens and Ling fails to teach or suggest all the features of independent claim 1. Further, neither Kenneth nor Katou, alone or in combination, overcome the deficiencies of Siemens and Ling.

It is respectfully requested that the rejection be withdrawn.

Claims 13-15 were rejected under 35 U.S.C. §103(a) over Siemens in view of Ling, Kenneth and Clark, U.S. Patent No. 6,081,791. The rejection is respectfully traversed.

As discussed above, the combination of Siemens and Ling fails to teach or suggest all the features of independent claim 1. Further, neither Kenneth nor Clark, alone or in combination, overcome the deficiencies of Siemens and Ling.

It is respectfully requested that the rejection be withdrawn.

In view of the foregoing and the Amendment filed January 26, 2009, it is respectfully submitted that this application is in condition for allowance. Favorable consideration and prompt allowance are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,

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Attachment:

Request for Continued Examination

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